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JC882 U.S. PTO
07/27/01

APPLICATION FOR U.S. PATENT TRANSMITTAL FORM

Attorney Docket No. EFTD-25,758

Assistant Commissioner
for Patents
Washington, D. C. 20231

Sir:

Transmitted herewith for filing is the patent application of:

Inventor(s): Robert G. Farris and Michael L. Roerick

For: VALUE TRANSFER SYSTEM FOR
UNBANKED CUSTOMERS

Enclosed are:

88 pages of the specification, 5 pages of claims and 1 page(s) abstract

11 sheet(s) of informal drawings.

An unexecuted Declaration and Power of Attorney

Applicant claims small entity status under the Rules.

FEE CALCULATION				FEE	
	No.		No. Extra	Rate	Basic Fee \$355.00
Total Claims	32	- 20 =	12	X \$ 9	\$108.00
Independent Claims	2	- 3 =	0	X \$ 40	\$000.00
Total Filing Fee					\$463.00
Assignment Recording Fee					\$.00
TOTAL FEES					\$463.00

Enclosed is a check in the amount of \$463.00. Please charge any additional fees or deficiencies in fees or credit any overpayment to Deposit Account No. 20-0780/EFTD-25,758 of HOWISON, CHAUZA, THOMA, HANDLEY & ARNOTT, L.L.P.

Atty Dkt. No. EFTD-25,758

"EXPRESS MAIL" CERTIFICATE

Number: EL65549322TUS

Date of Deposit: 7-27-01

I hereby certify that this paper or fee is being deposited with the United States Postal Service -- "Express Mail Post Office to Addressee" Service under 39 CFR 1.10 on the date indicated above and is addressed to the Assistant Commissioner for Patents, Washington, D C 20231

[Signature]

Signature of Person Mailing Application

July 27, 2001

Typed or Printed Name

JC971 U.S. PTO
09/917439

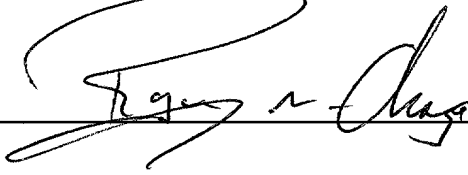
07/27/01

Please direct all correspondence in this matter to: Roger N. Chauza, HOWISON, CHAUZA, THOMA, HANDLEY & ARNOTT, L.L.P., P.O. Box 741715, Dallas, Texas 75374-1715, Phone: 972/479-0462.

Date

July 27, 2001

Attorney for Applicant
Registration No. 29,753



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